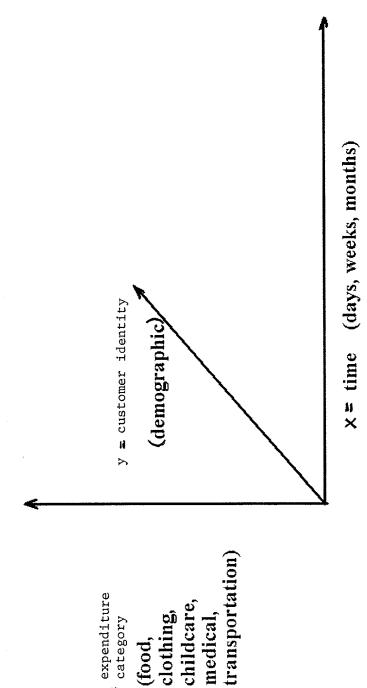
19955160.09PGGL

FIG. 1A



childcare, clothing,

medical,

z = expenditure category

(food,

FIG. 1B

a expenditure
category
(legal,
wages,
inventory)

y = customer identity

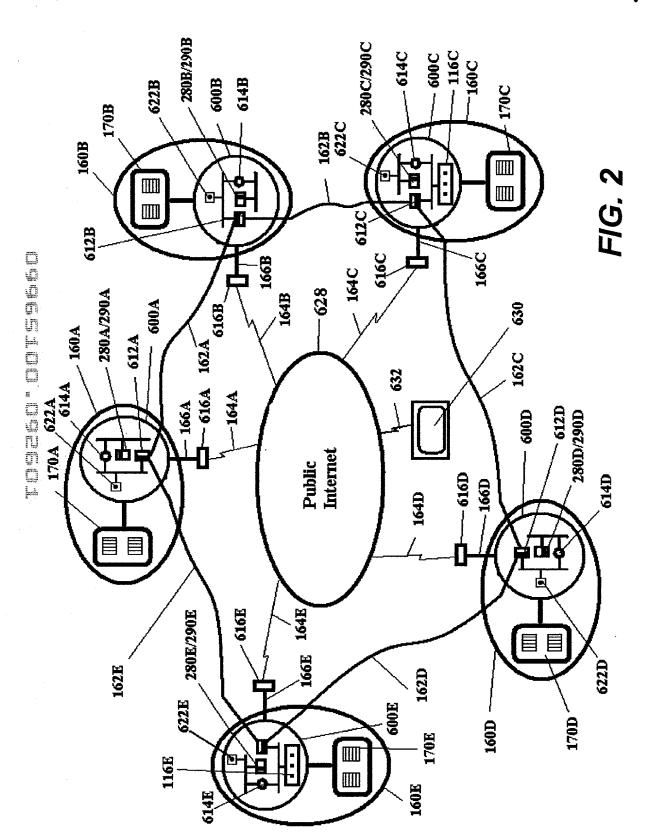
SIC code,
zip code)

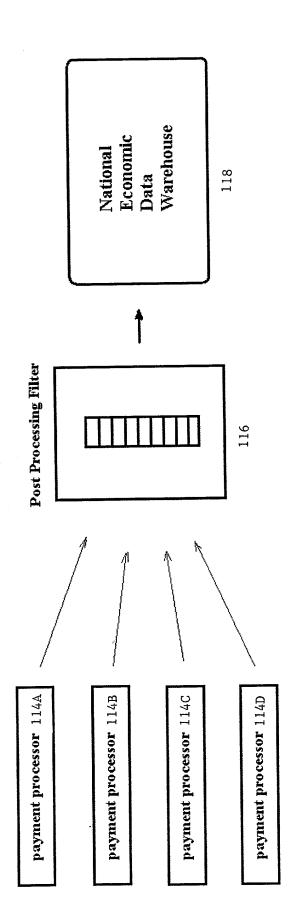
demographic

inventory)

x = time (days, weeks, months)

FIG. 1C





F/G. 3

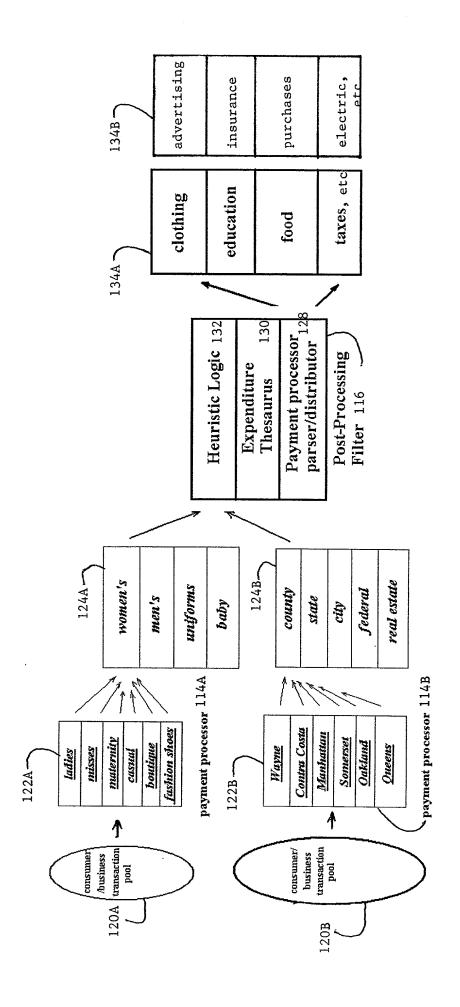


FIG. 4

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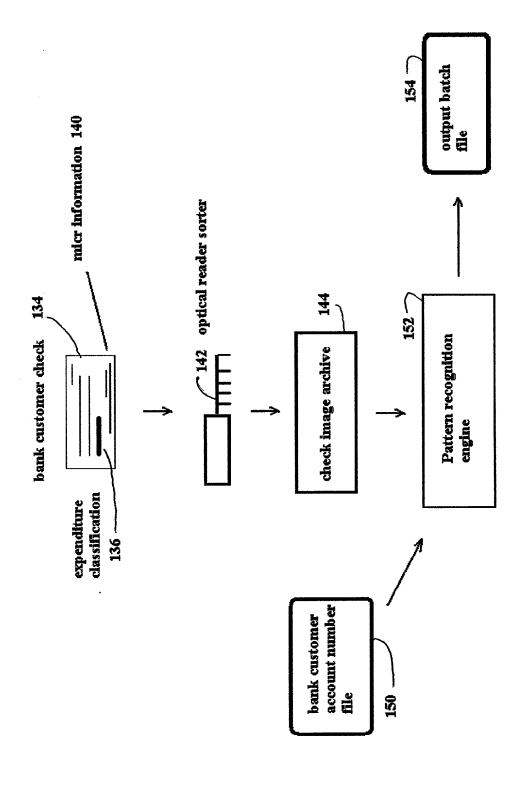
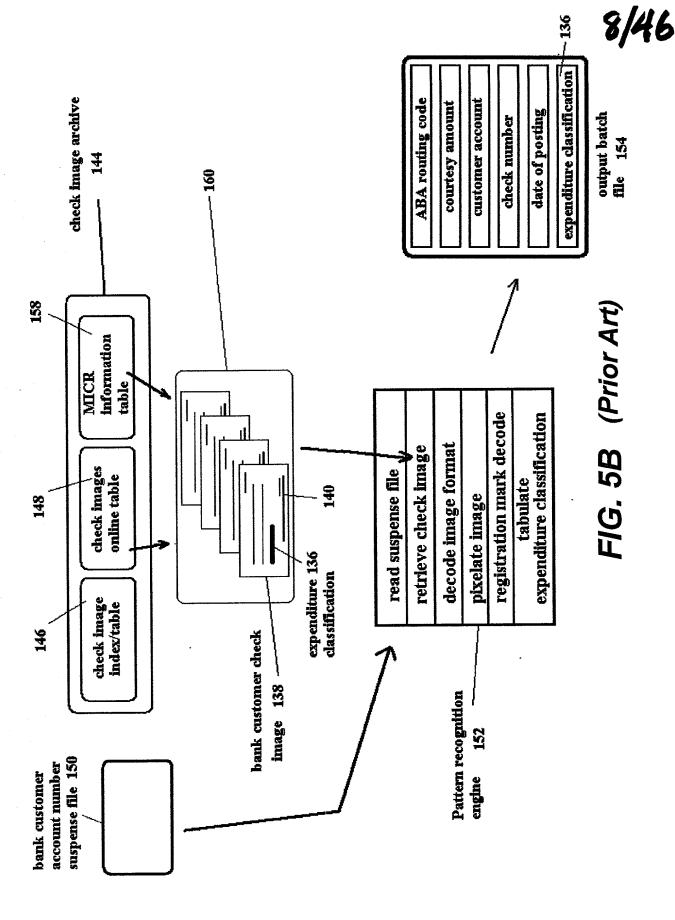
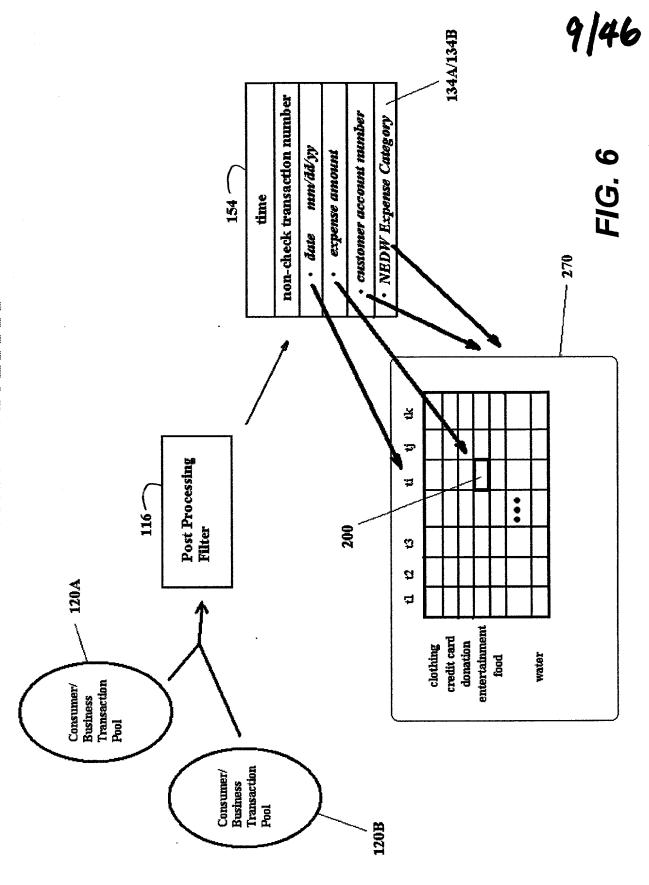
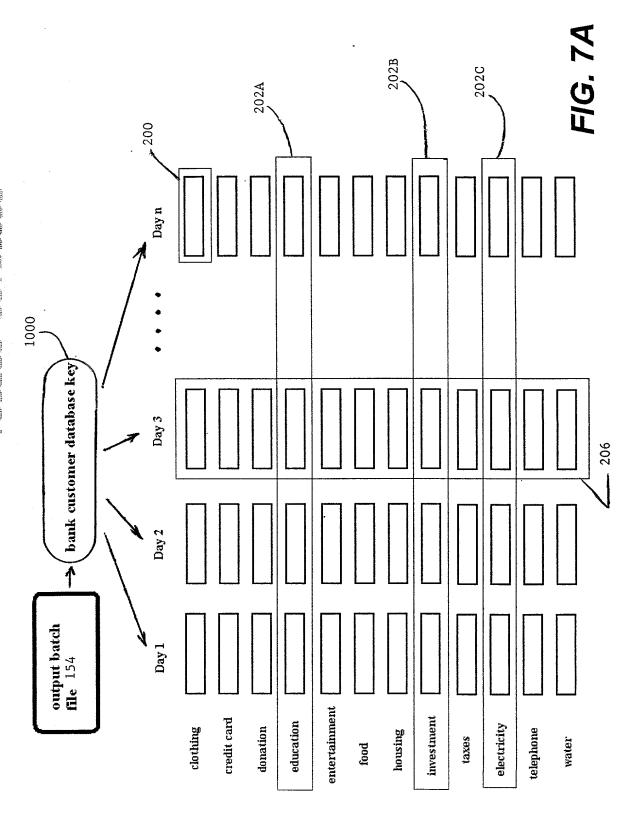


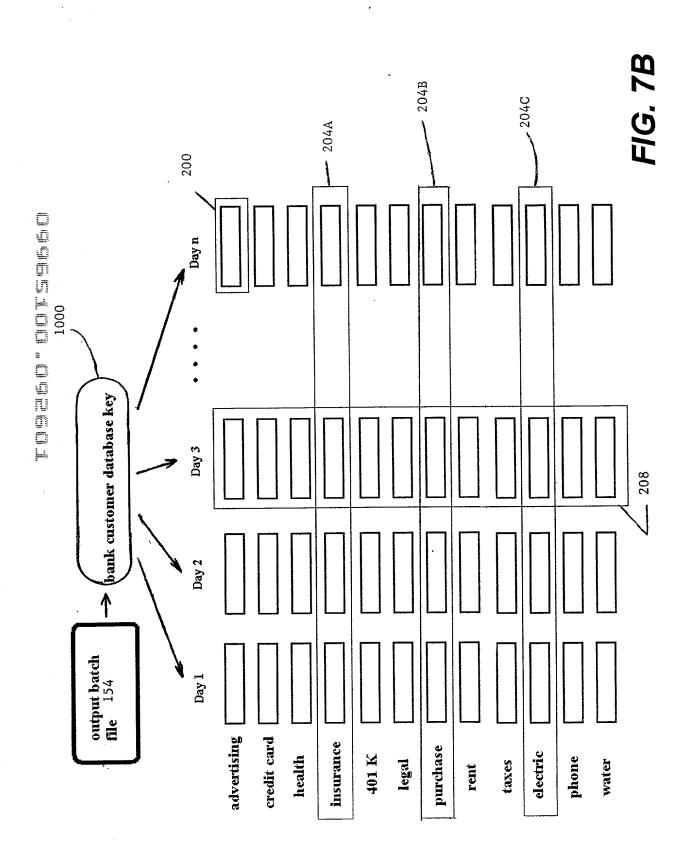
FIG. 5A (Prior Art)

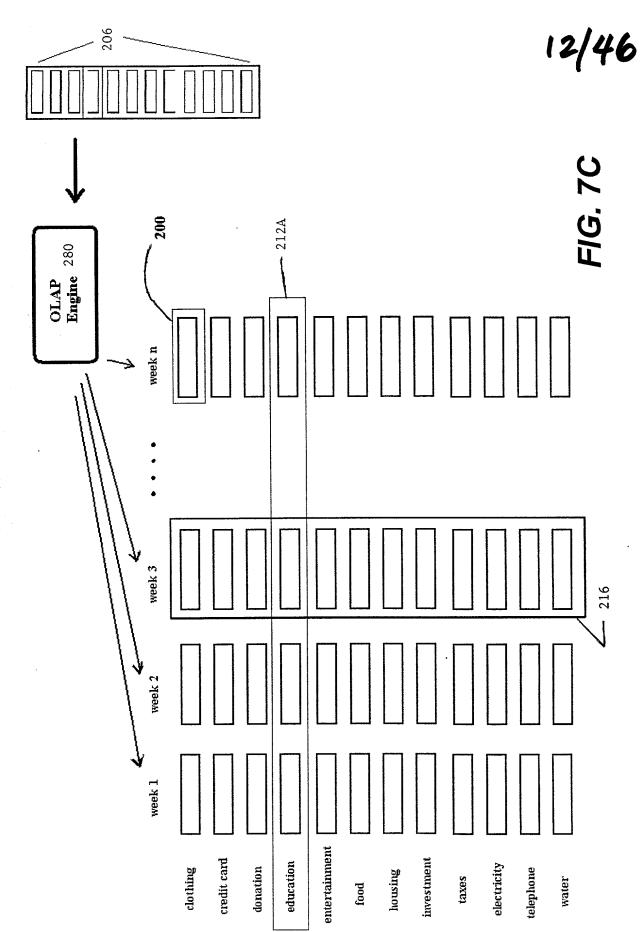


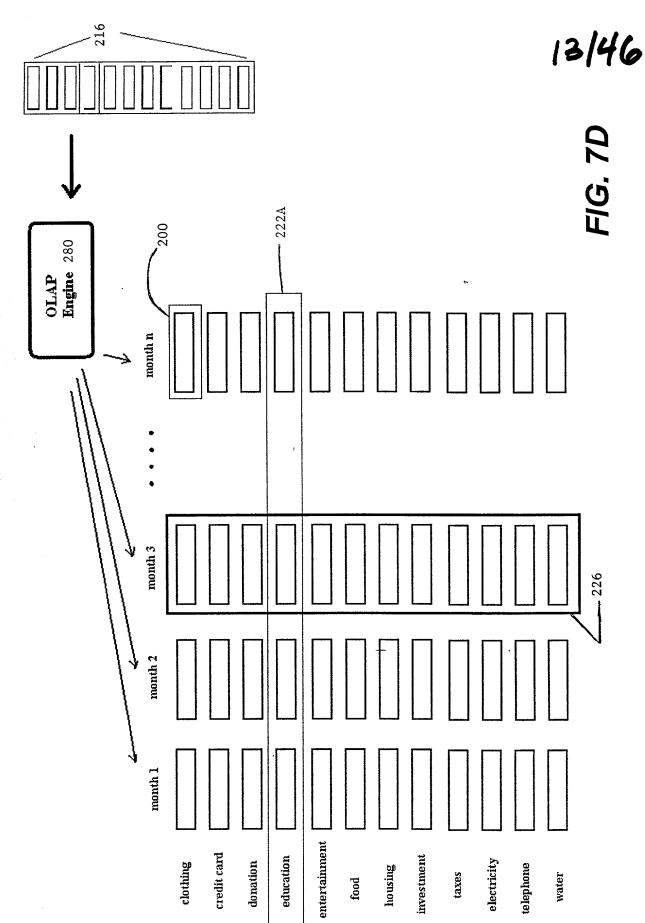


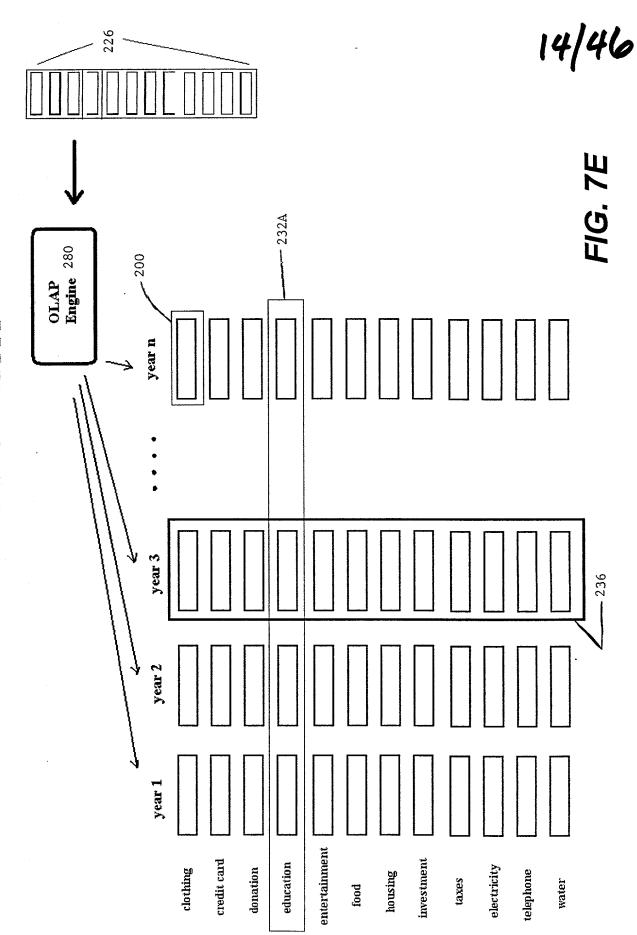


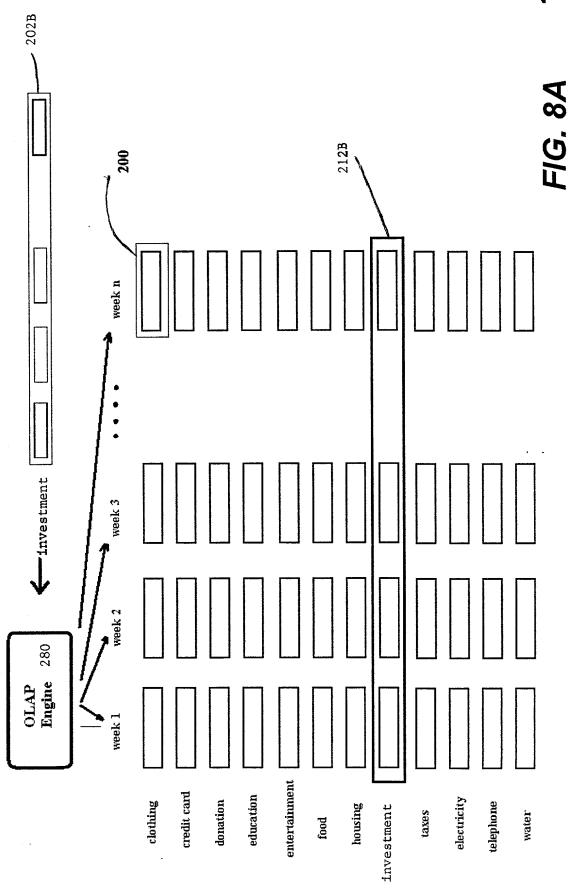
TYPESTOD OFFICE

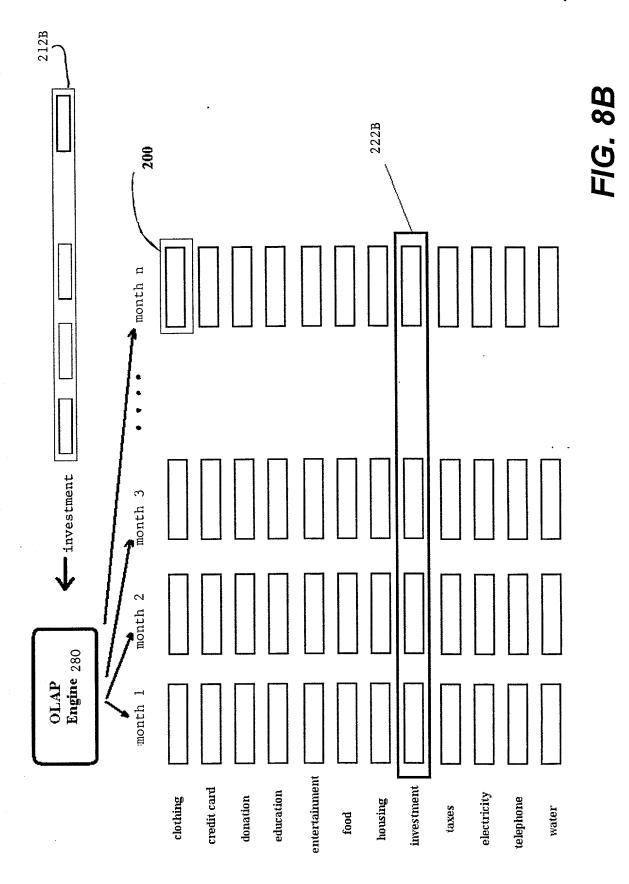


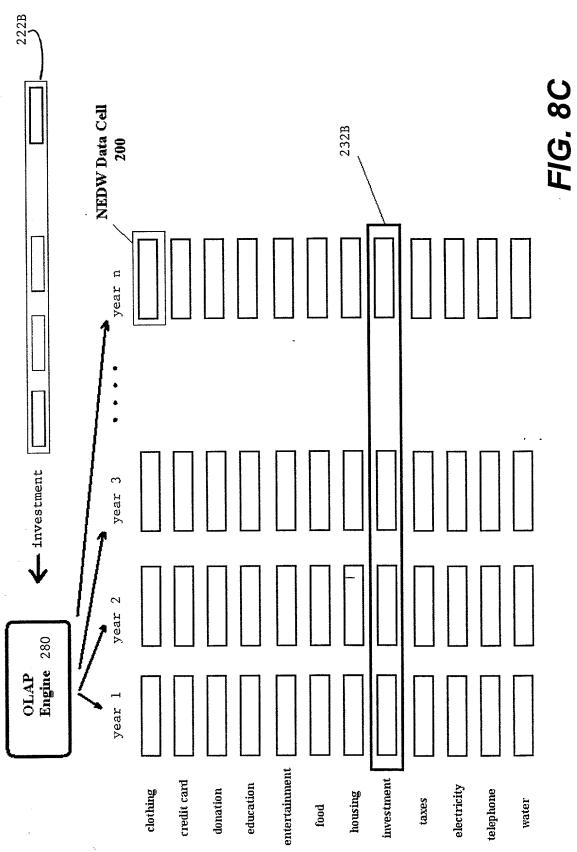


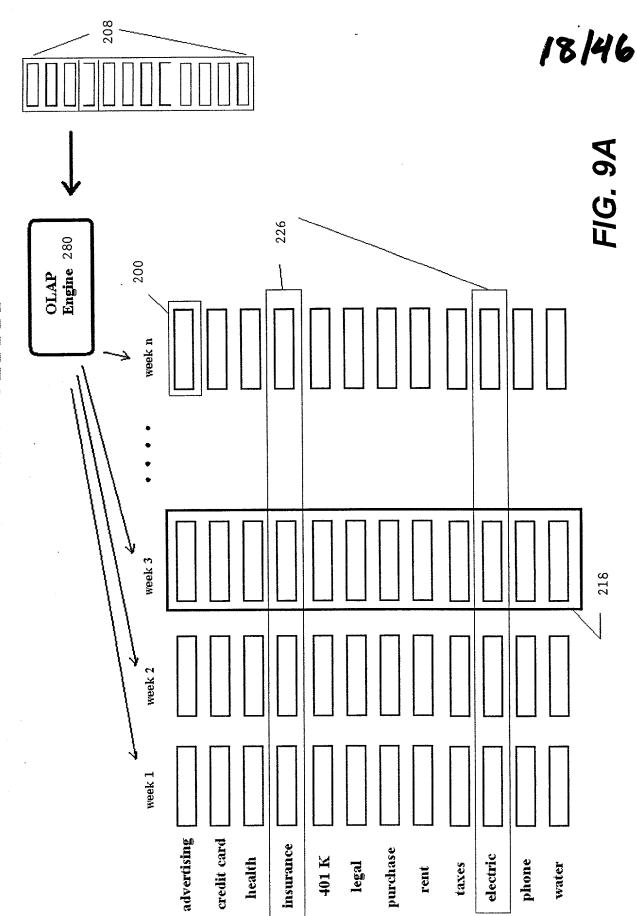


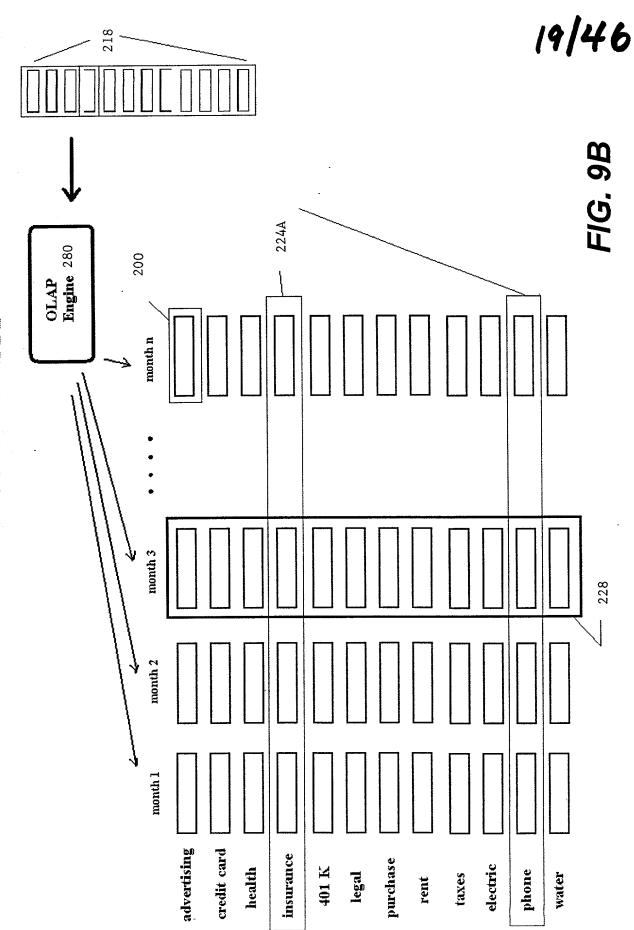




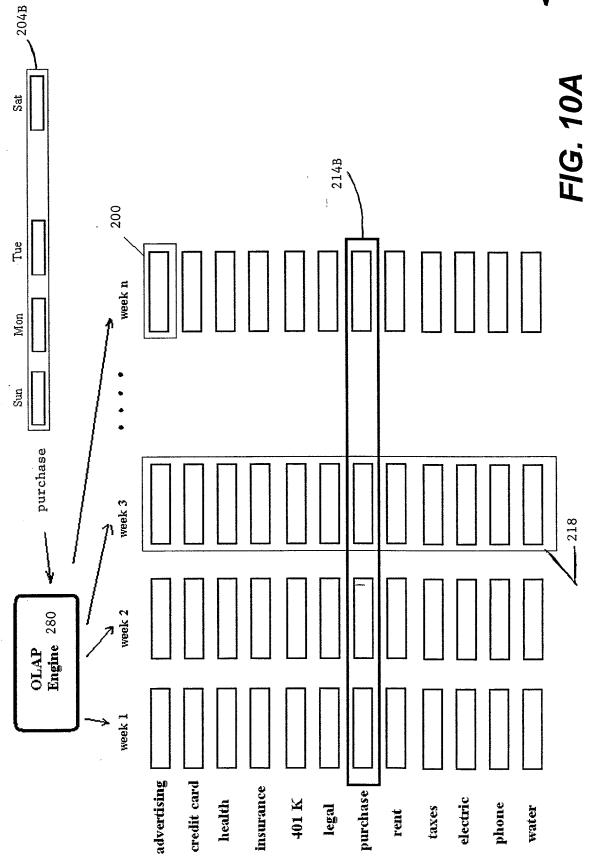




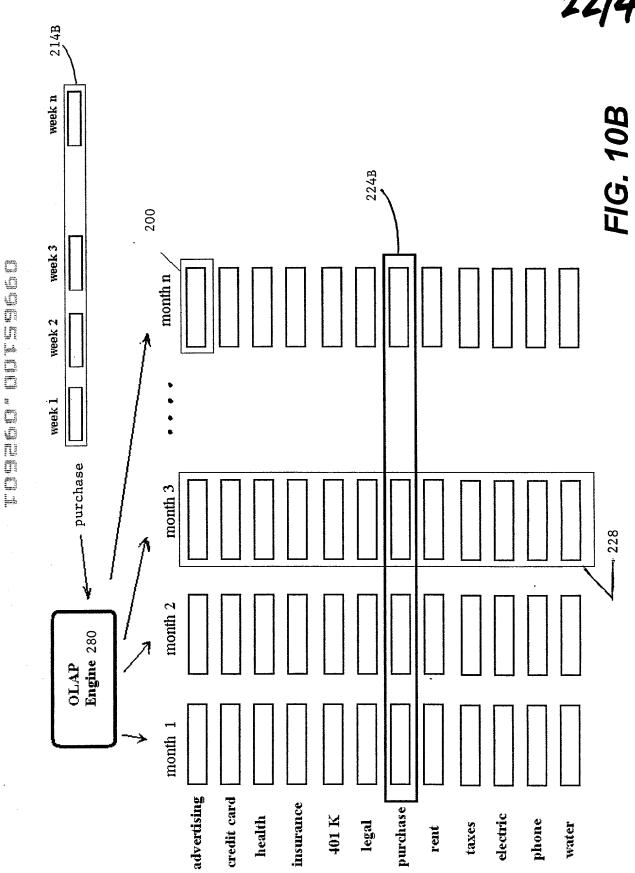


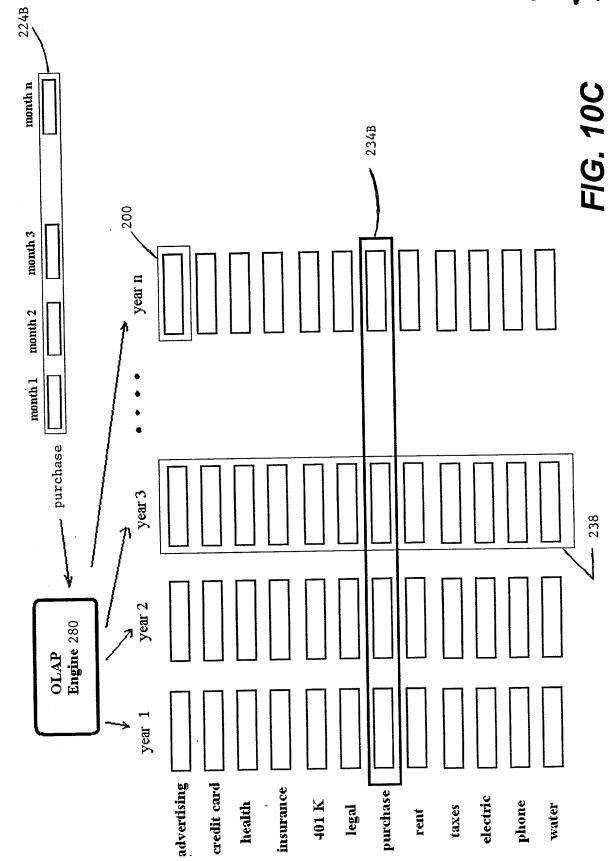


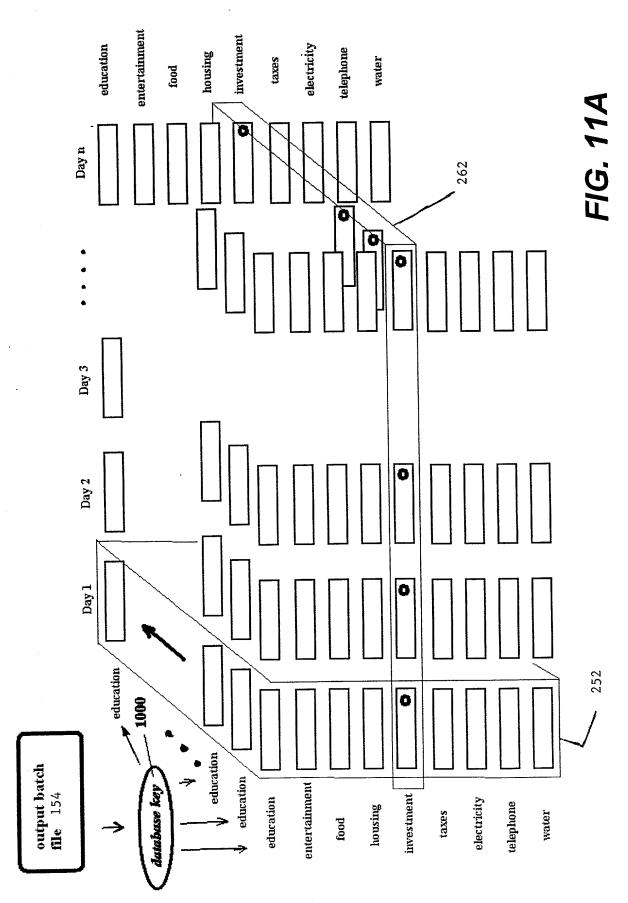
TTOGGETCE COEFFI

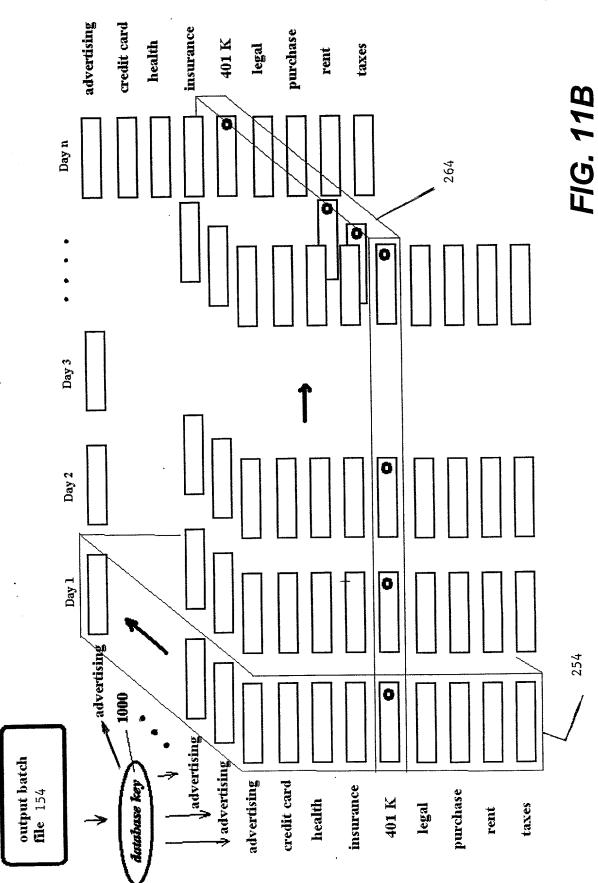


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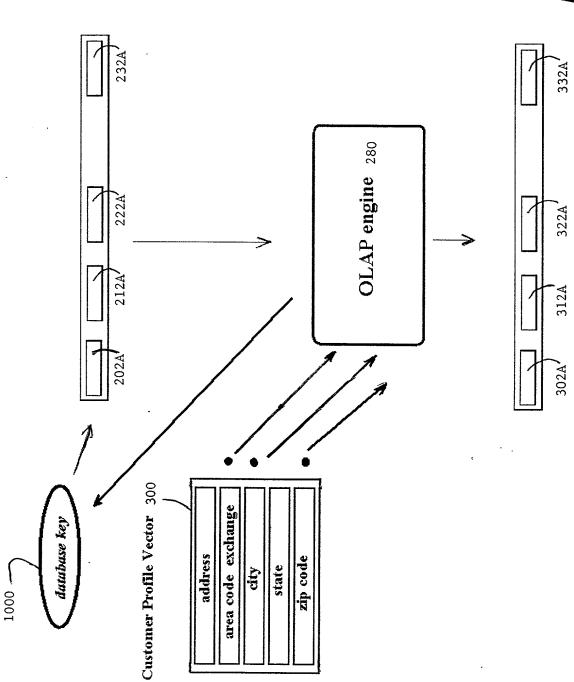
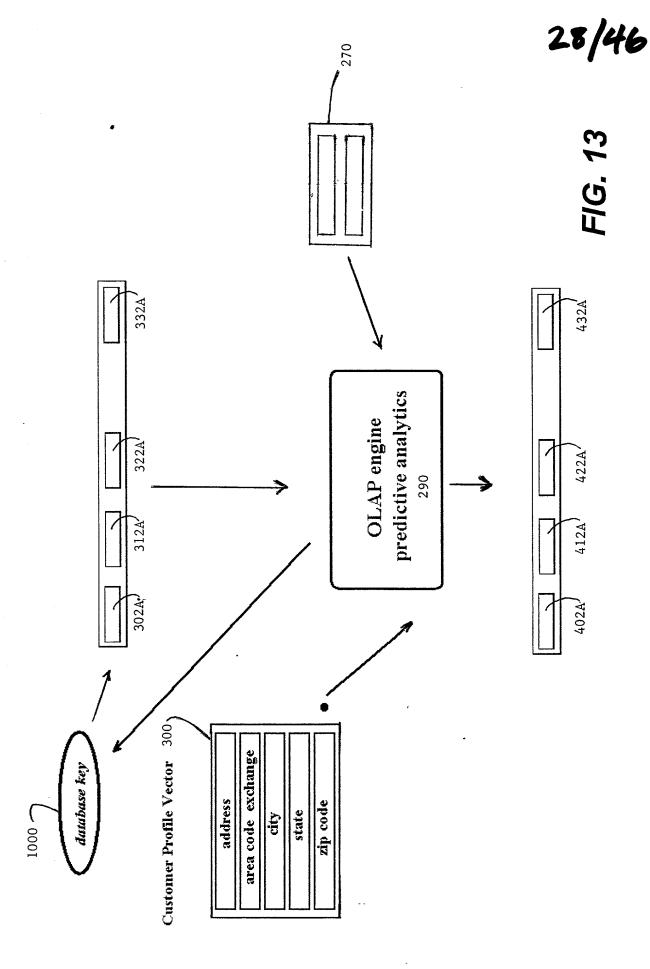


FIG. 12



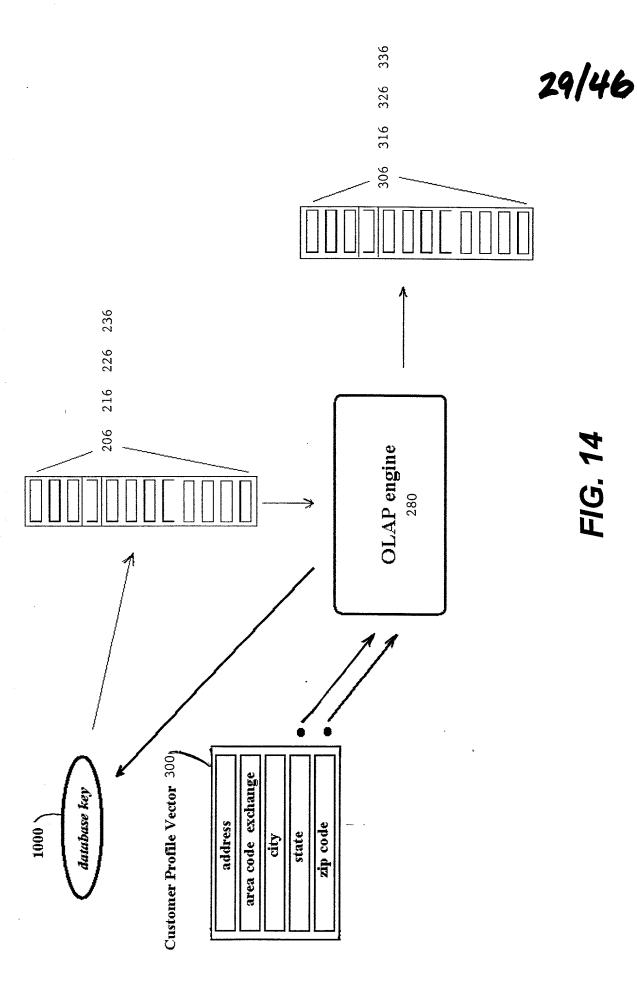


FIG. 14

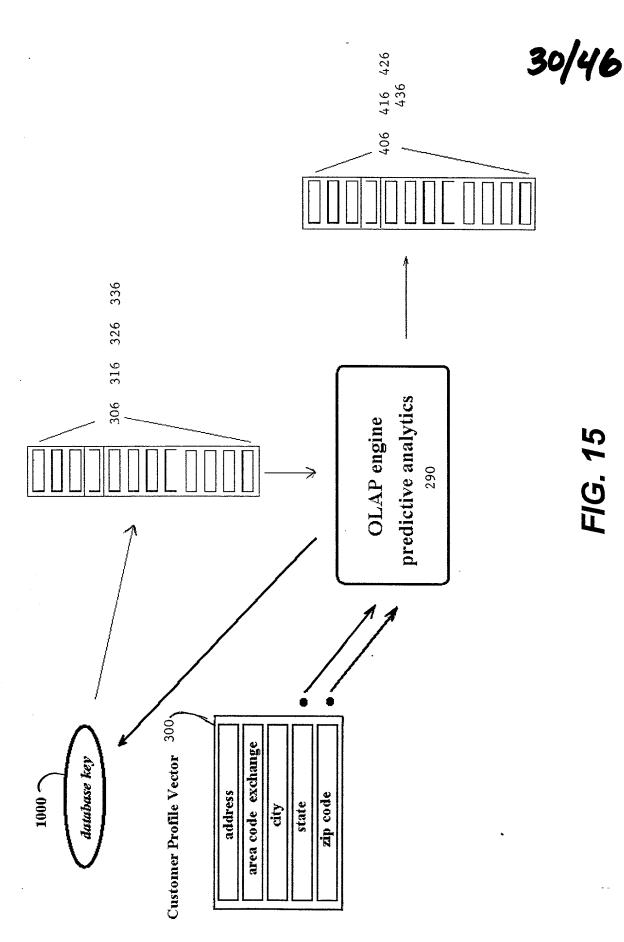


FIG. 15

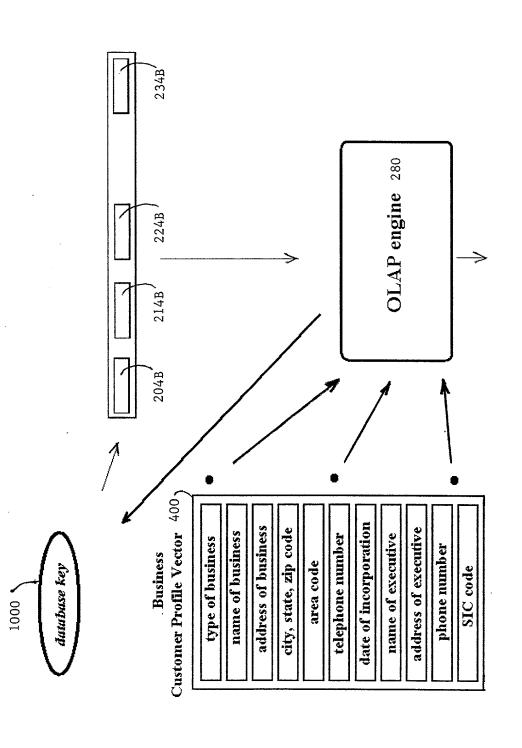
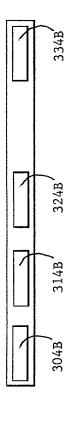


FIG. 16



DOSELLO LOSEBOL

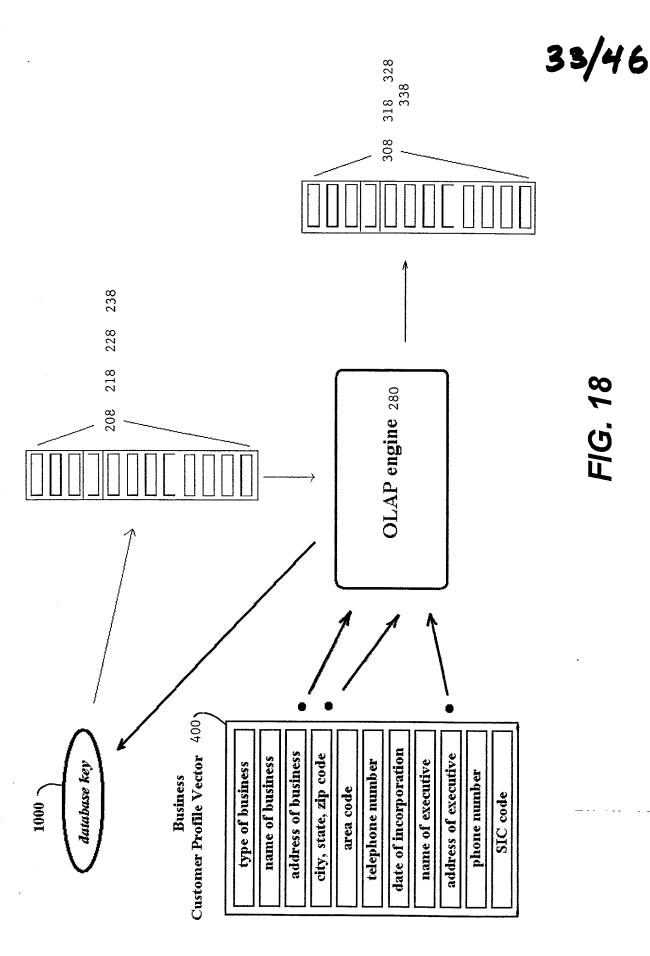


FIG. 18

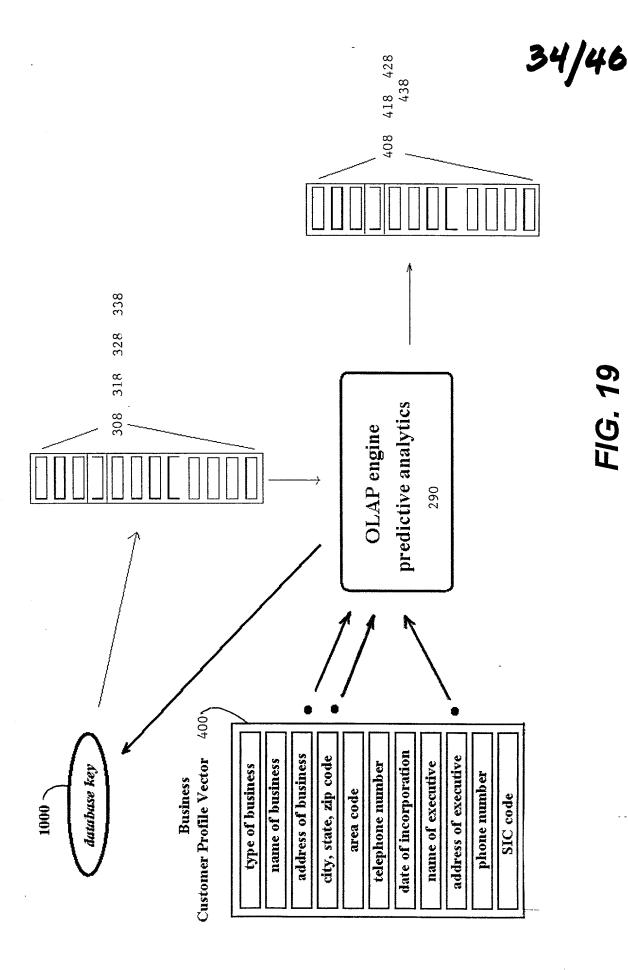


FIG. 19

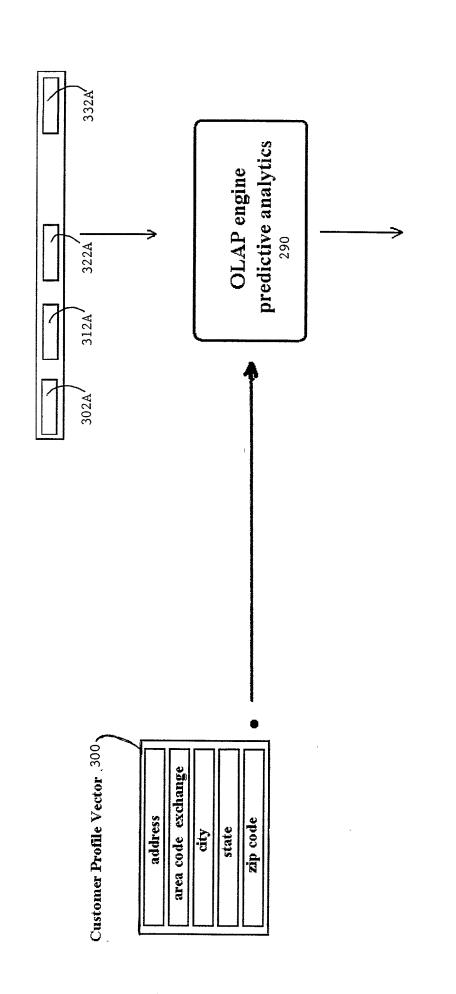


FIG. 20

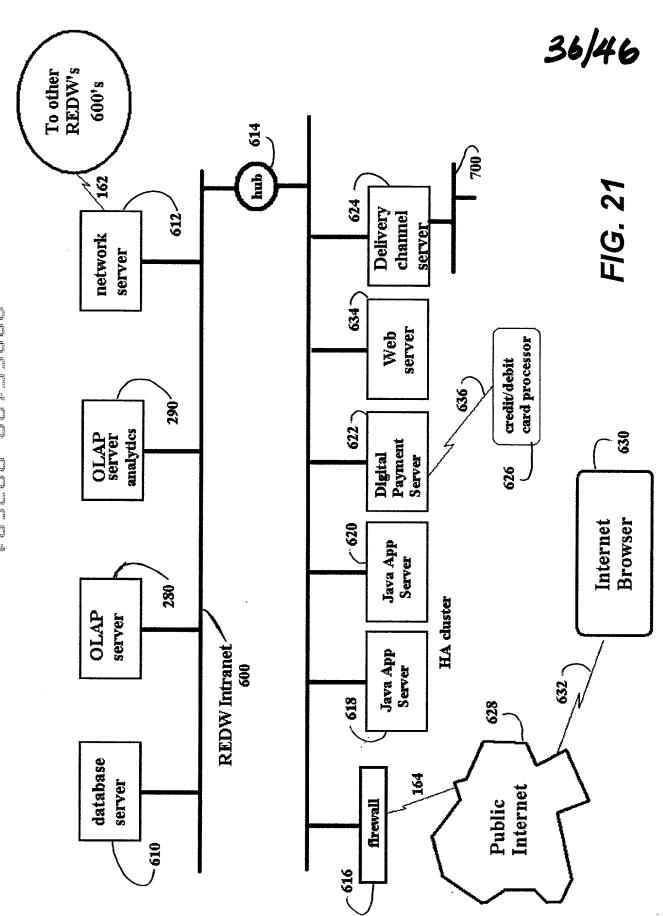
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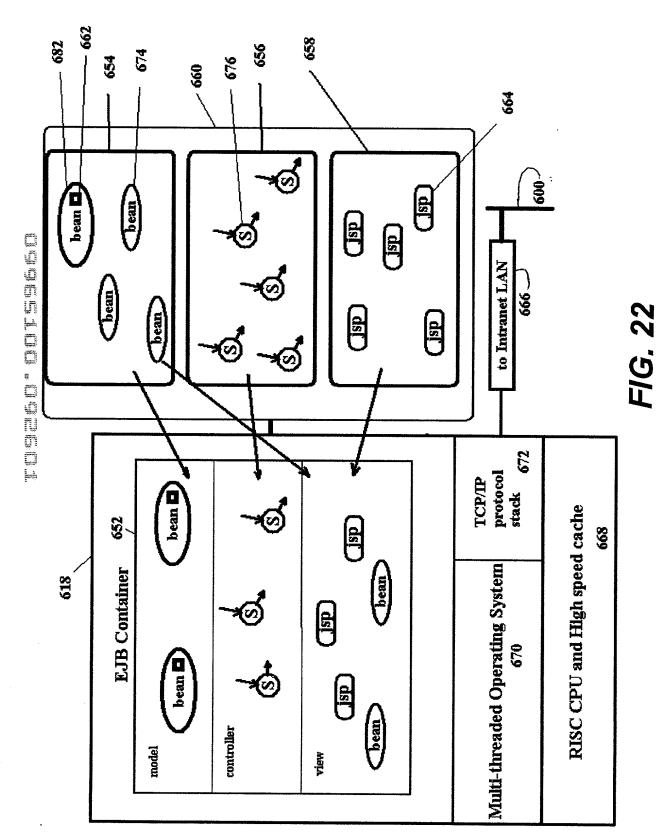
482A

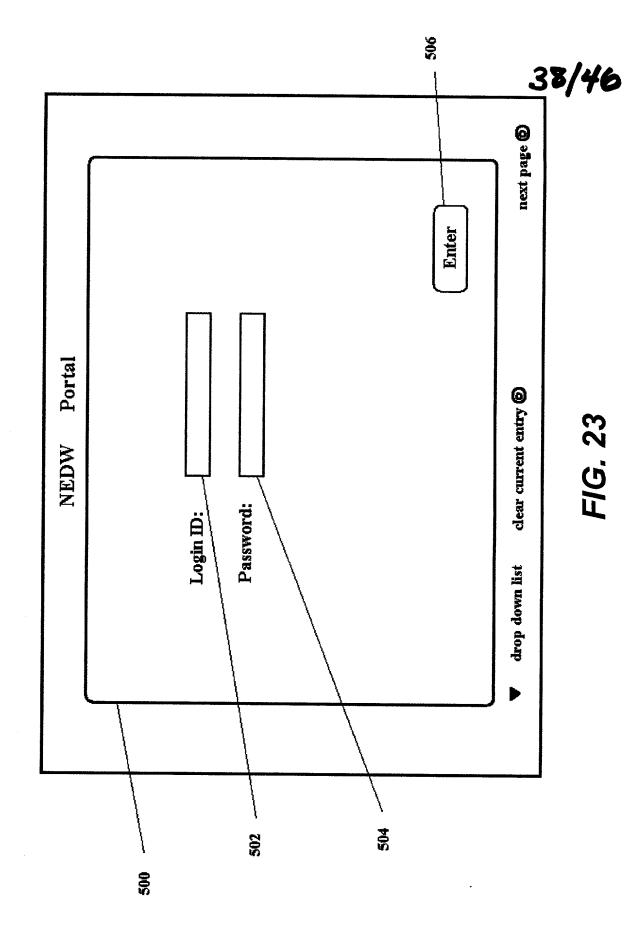
472A

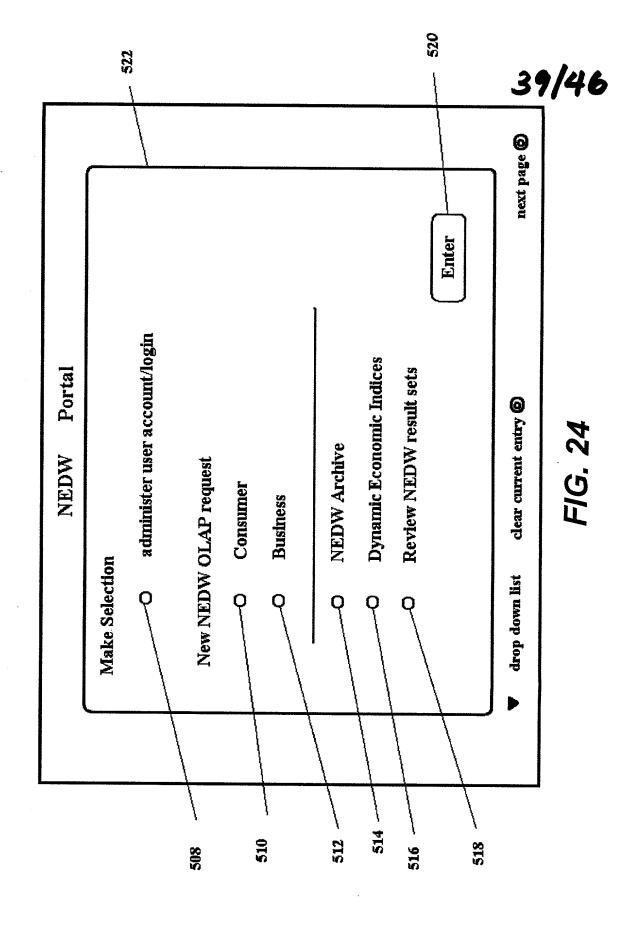
462A

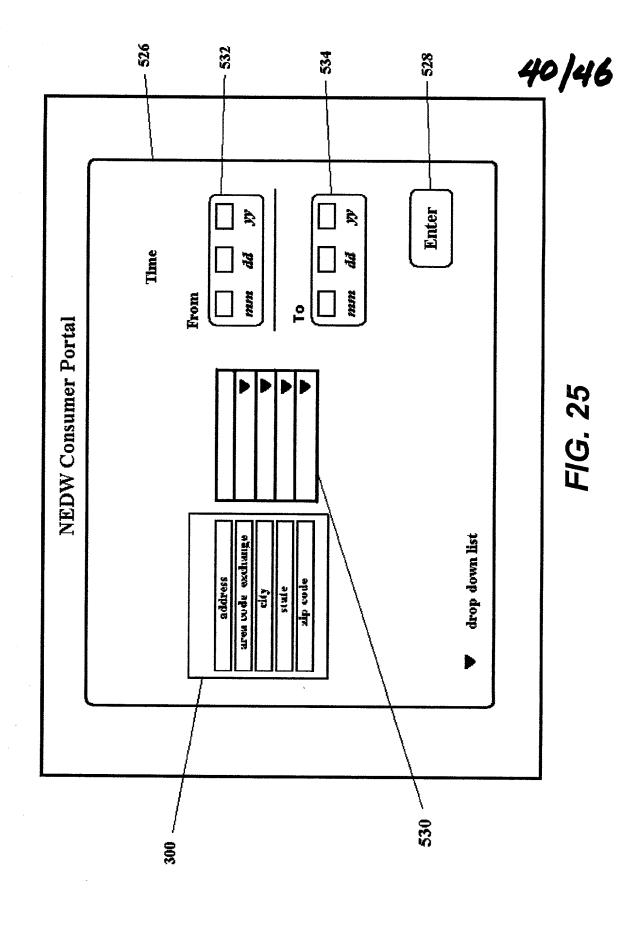
452A











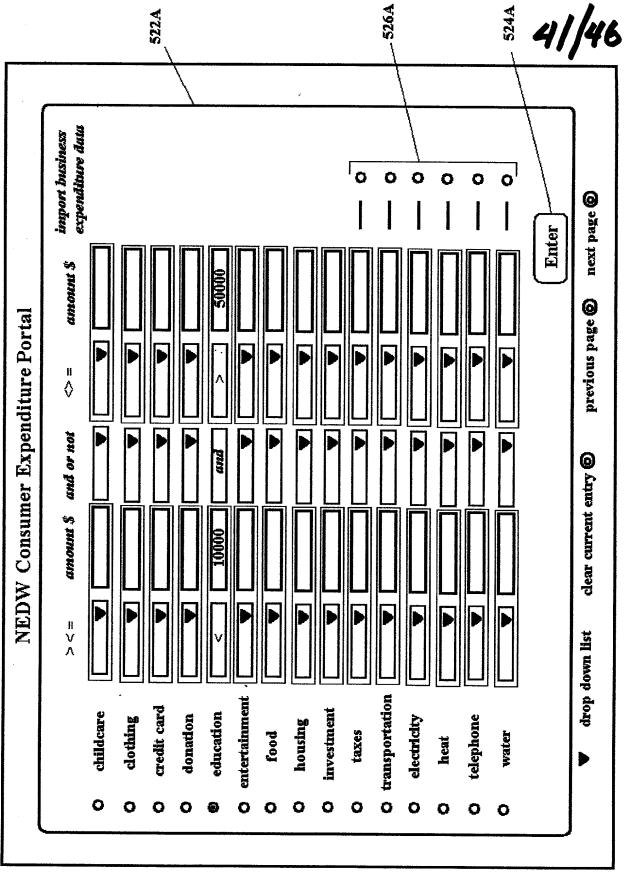


FIG. 26A

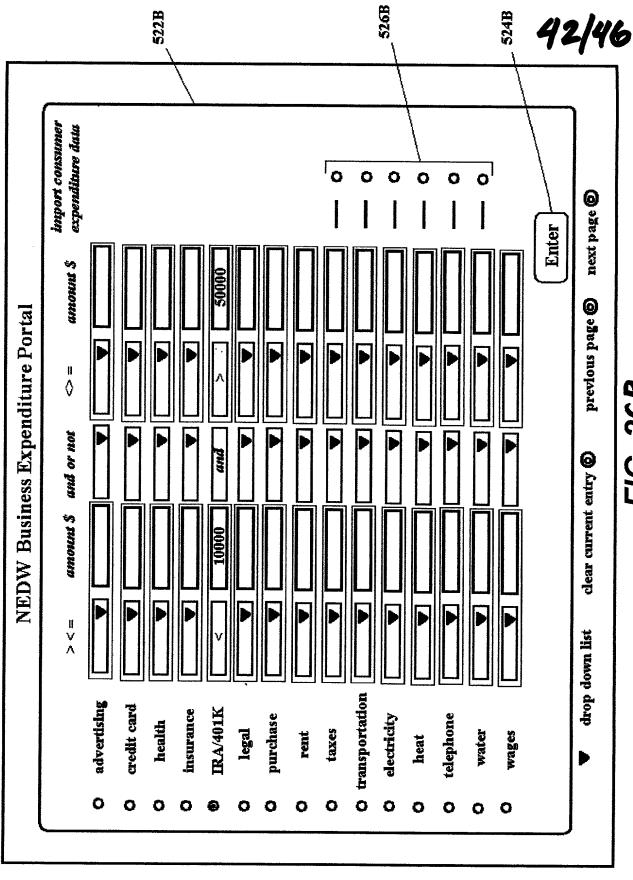


FIG. 26B

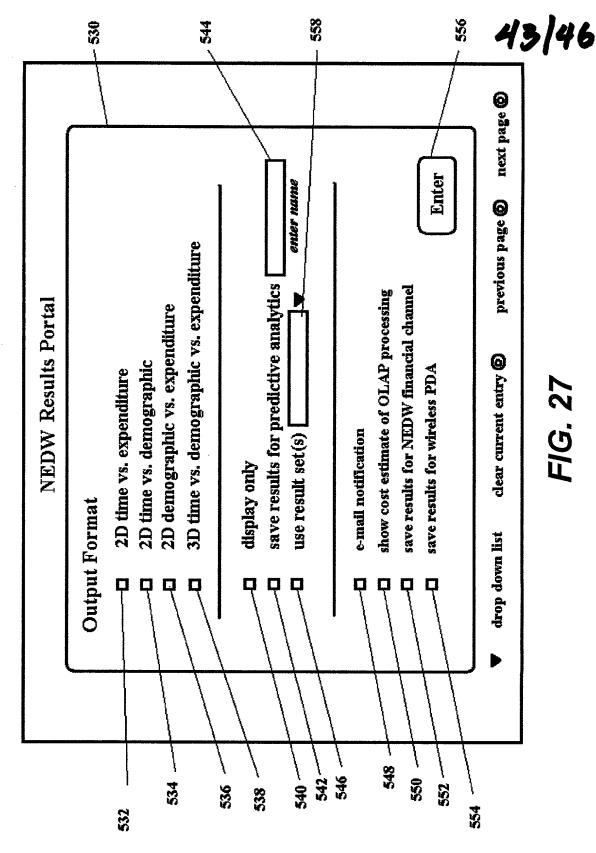
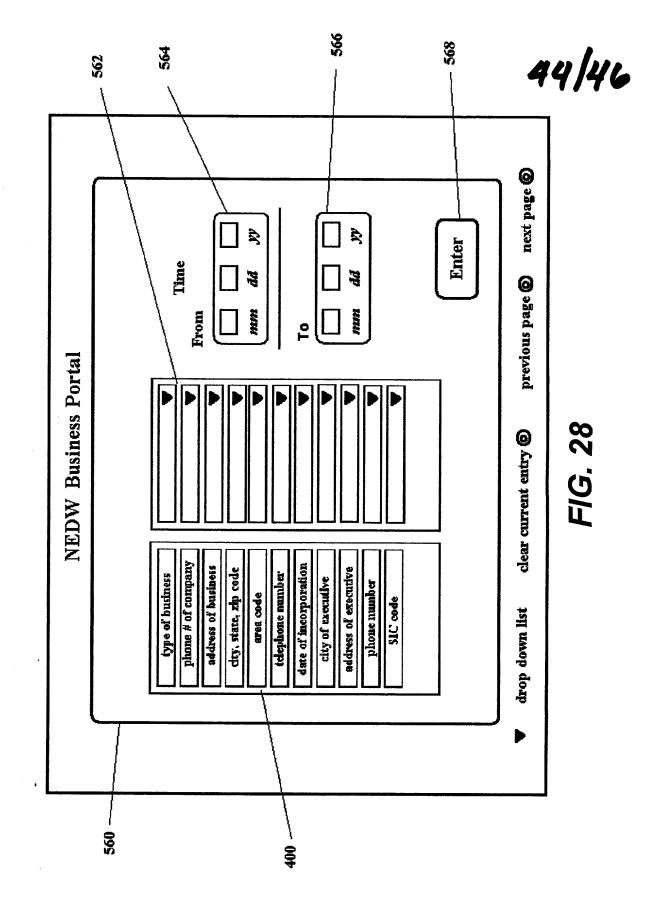


FIG. 27



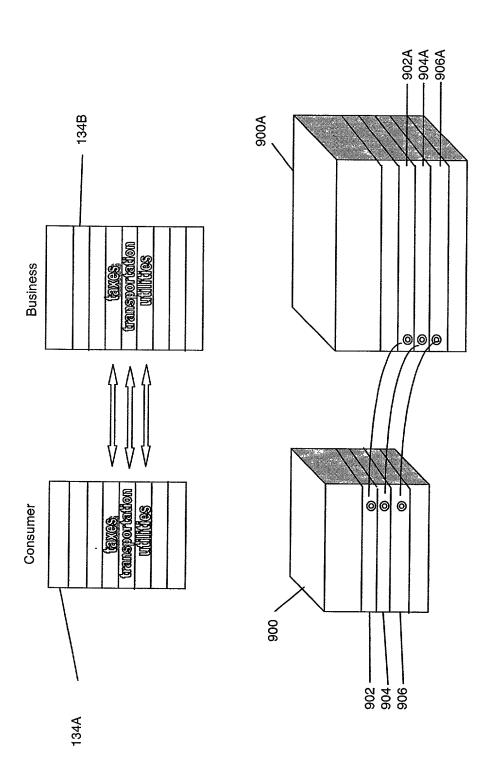


FIG. 29

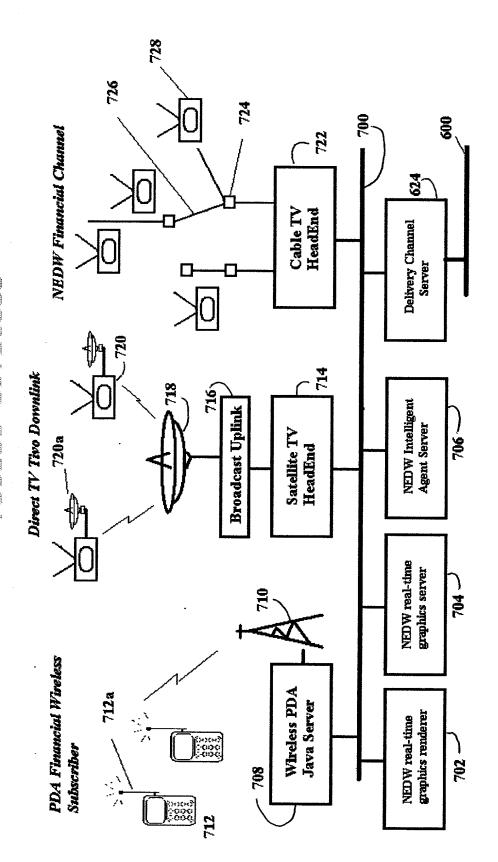


FIG. 30